## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 1 of 66

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	Part 1: Identify Yourself							
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):				
1.	Your full name							
	Write the name that is on your government-issued picture identification (for	Jennifer First name	_   -	First name				
	example, your driver's license or passport).	M Middle name		Middle name				
	Bring your picture identification to your meeting with the trustee.	Allen Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)				
2.	All other names you have used in the last 8 years	,						
	Include your married or maiden names.							
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-4488						

Entered 05/04/16 11:59:46 Page 2 of 66 Case 16-15251 Doc 1 Filed 05/04/16 Desc Main Document

Case number (if known)

Debtor 1 Jennifer M Allen

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs		
5.	Where you live	8136 S Wolcott Ave.	If Debtor 2 lives at a different address:		
		Chicago, IL 60620-5330  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
		Cook County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
6.	Why you are choosing this district to file for	Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	<ul> <li>Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.</li> </ul>		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Entered 05/04/16 11:59:46
Page 3 of 66 Case 16-15251 Doc 1 Filed 05/04/16 Desc Main

Document Case number (if known) Debtor 1 Jennifer M Allen

7.	The chapter of the Bankruptcy Code you are			rief description of eac go to the top of page			.C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
В.	How you will pay the fee	_ a	bout how yo	u may pay. Typically, attorney is submitting	if you are paying	the fee yourself,	you may pay with cash	r local court for more details , cashier's check, or money n a credit card or check with
						this option, sigr	n and attach the Applica	ation for Individuals to Pay
			-	e in Installments (Official t my fee be waived (		this option only i	f you are filing for Chan	oter 7. By law, a judge may,
		b	out is not requipplies to you	uired to, waive your fe ir family size and you	ee, and may do so are unable to pay	only if your inco the fee in instal	me is less than 150% o	of the official poverty line that this option, you must fill out
).	Have you filed for bankruptcy within the	□ No.						
	last 8 years?	Yes.						
			District	NDIL ch7	When	11/13/09	Case number	09-2949 disch. 2/22/10
			District		When		Case number	
			District		When		Case number	
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.						
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
			Debtor				Relationship to y	ou
			District		When		Case number, if	known
11.	Do you rent your residence?	□ No.	Go to li	ne 12.				
	residence:	Yes.	. Has yo	ur landlord obtained a	an eviction judgme	ent against you a	and do you want to stay	in your residence?
			•	No. Go to line 12.				
							ent Against You (Form	

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 4 of 66

Deb	tor 1	Jennifer M Allen		Document Page 2	Case number (if known)	
Par	t 3:	Report About Any Bu	sinesses	ou Own as a Sole Proprietor		
12.	Are y	ou a sole proprietor				
	of an busir	y full- or part-time ness?	■ No.	Go to Part 4.		
			☐ Yes.	Name and location of business		
		e proprietorship is a		Name of head and the second		
	an ind sepai as a d	ess you operate as dividual, and is not a late legal entity such corporation, ership, or LLC.		Name of business, if any		
	sole p	have more than one proprietorship, use a rate sheet and attach		Number, Street, City, State & ZIP Code		
		nis petition.		Check the appropriate box to describe your l	pusiness:	
☐ Health Care Business (as defined in 11 U.S.				11 U.S.C. § 101(27A))		
☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))					in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined in 11 U.S.C. § 101(53A))			
				☐ Commodity Broker (as defined in 11	J.S.C. § 101(6))	
				☐ None of the above		
13.	Chap Bank you a	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?		If you indicate that you are a small business de	nether you are a small business debtor so that it can set appropriate botor, you must attach your most recent balance sheet, statement of eturn or if any of these documents do not exist, follow the procedure	
	For a	definition of small	■ No.	I am not filing under Chapter 11.		
		ess debtor, see 11 2. § 101(51D).	□ No.	I am filing under Chapter 11, but I am NOT a Code.	small business debtor according to the definition in the Bankruptcy	
			☐ Yes.	I am filing under Chapter 11 and I am a smal	business debtor according to the definition in the Bankruptcy Code.	
Par	t 4:	Report if You Own or	Have Any	Hazardous Property or Any Property That No	eeds Immediate Attention	
14.		ou own or have any	■ No.			
		erty that poses or is ed to pose a threat	☐ Yes.			
	of im	minent and ifiable hazard to	<b>□</b> 163.	What is the hazard?		
	publi	c health or safety?				
	prop	you own any erty that needs ediate attention?		If immediate attention is needed, why is it needed?		
For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?				Where is the property?  Number, Street, City	, State & Zip Code	
				•		

Debtor 1 Jennifer M Allen Document Page 5 of 66

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

#### Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

### ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

Case number (if known)

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

### ☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

## ☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

#### ☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document Page 6 of 66 Case number (if known) Debtor 1 Jennifer M Allen Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will □ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 **1**00-199 **200-999** How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ■ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Jennifer M Allen Signature of Debtor 2 Jennifer M Allen Signature of Debtor 1 Executed on May 4, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 7 of 66

Debtor 1 Jennifer M Allen Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Rupa Sanghani	Date	May 4, 2016
Signature of Attorney for Debtor		MM / DD / YYYY
Rupa Sanghani Printed name		
Ross H Briggs Firm name		
1525 E 53rd St. Ste. 423 Chicago, IL 60615		
Number, Street, City, State & ZIP Code		
Contact phone <b>773-220-7007</b>	Email address	firm13chicago@gmail.com
IL#6300758		
Bar number & State		<del></del>

		1700.11111	an Faue o ur oo	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jennifer M Allen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				Charle Williams
(II KIIOWII)				☐ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	21,224.85
	1c. Copy line 63, Total of all property on Schedule A/B	\$	21,224.85
Par	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	23,361.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	236,560.55
	Your total liabilities	\$	259,921.55
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,087.76
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,566.65
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other sc	hedules.
7.	Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a persona	, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

Page 9 of 66
Case number (if known) Debtor 1 Jennifer M Allen

From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

5,994.00

Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total	claim
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	210,266.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	210,266.00

Fill in t	his infor	mation to identify your case	e and this filing:	eni Pane 10 01 00		
Debtor	1	Jennifer M Allen				
Dahtau	0	First Name	Middle Name	Last Name		
Debtor (Spouse,		First Name	Middle Name	Last Name		
United	States Ba	nkruptcy Court for the: NO	RTHERN DISTRICT	OF ILLINOIS		
Case n	umher					☐ Check if this is an
						☐ Check if this is an amended filing
Offic	ial Fo	rm 106A/B				
Sch	edul	e A/B: Proper	tv			12/15
hink it fi nformat	its best. E ion. If mor every ques	e as complete and accurate as e space is needed, attach a se stion.	s possible. If two marrio parate sheet to this for	once. If an asset fits in more than on ed people are filing together, both are m. On the top of any additional page: e You Own or Have an Interest In	e equally responsible for	supplying correct
. Do yo	ou own or l	nave any legal or equitable inte	erest in any residence,	building, land, or similar property?		
		, .		3, a a, a a p ap a,		
	o. Go to Pai	τ 2. s the property?				
<b>—</b> 10	Ī					
Part 2:	Describe	Your Vehicles				
B. Cars □ No ■ Ye	o es	ucks, tractors, sport utility			Do not doduct sociered	claims or exemptions. Put
	-	Mercedes Benz C300	- <u>-</u>	rest in the property? Check one	the amount of any secu	red claims on Schedule D:
	-	2010	Debtor 1 only			laims Secured by Property.
	Approximat		_ □ Debtor 2 only □ Debtor 1 and I	Debtor 2 only	Current value of the entire property?	Current value of the portion you own?
_ (	Other inforr	mation:	_	f the debtors and another		
\$	Sport Se	dan, AWD	Check if this (see instructions	is community property	\$17,250.00	\$17,250.00
Exam  No  Ye  5 Addd .pag	nples: Boa es I the dolla es you ha	ts, trailers, motors, personal	watercraft, fishing ver own for all of your e te that number here	nal vehicles, other vehicles, and ssels, snowmobiles, motorcycle accentications are selected as a selected accentication and the selected accentication accentication and the selected accentication accentication and the selected accentication acceptance accentication accentication acceptance accep	cessories entries for	\$17,250.00  Current value of the
: Hou	sehold a	oods and furnishings				portion you own? Do not deduct secured claims or exemptions.
). nous	senoia go	oods and furnishings				

Examples: Major appliances, furniture, linens, china, kitchenware

■ No

Official Form 106A/B Schedule A/B: Property

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Page 11 of 66
Case number (if known) Document Debtor 1 Jennifer M Allen ☐ Yes. Describe..... 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games □ No Yes. Describe..... TV & Cell Phone \$300.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe..... Clothes \$700.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver □ No Yes. Describe..... \$100.00 Jewelry Non-farm animals Examples: Dogs, cats, birds, horses □ No Yes. Describe..... \$75.00 Cat 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,175,00 for Part 3. Write that number here ..... Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the

portion you own?
Do not deduct secured

Dol	htor 1		.6-15251	Doc 1		05/04/16 Iment	Entered 0 Page 12 of	5/04/16 11:59:46 66 Case number (if known)	Desc Main
Dei	btor 1	Jennifer	W Allen					Case number (ii known)	
									claims or exemptions.
[	□ No ·			our wallet, in yo		·		and when you file your petiti	on
								Cash	\$25.00
[	Exam <sub>l</sub> ⊒ No	•	g, savings, o ons. If you ha				titution, list each.	in credit unions, brokerage	houses, and other similar
			17.1.	Checking,	Savings	Chase Ba	nnk		\$204.85
			17.2.	Share Acco	ount	Dupuc Cr	edit Union		\$220.00
<b>I</b> [ 19.	Example No No Yes Non-pt	ples: Bond fu	nds, investme	Institution or is	th brokerag	:	ney market accour		st in an LLC, partnership, and
[	□ Yes.	Give specific		about them me of entity:				% of ownership:	
ı	Negot Non-n ■ No	tiable instrum	ents include p truments are information a	personal checks those you canr	s, cashiers'	checks, pro	egotiable instrum missory notes, and by signing or deliv	d money orders.	
[	<i>Exam</i> µ ⊐ No	•	s in IRA, ERIS	SA, Keogh, 401	(k), 403(b)	, thrift saving	s accounts, or oth	er pension or profit-sharing	plans
	Yes.	List each acc		tely. of account:		Institution r	name:		
			Pens	sion		Employer	SERS Pension	n Plan	\$2,350.00
	Your s		used deposit	ts you have ma				se from a company telecommunications compa	nies, or others

Institution name or individual: ☐ Yes. .....

23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No

Issuer name and description. ☐ Yes.....

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

No

Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes.....

		Case 16-152	51 Doc 1		Entered 05/04/16 11:59:46 Page 13 of 66	Desc Main
De	ebtor 1	Jennifer M Allen		Boodmone	Case number (if known)	
25.	Trusts, ■ No	equitable or future i	nterests in prope	rty (other than anything	g listed in line 1), and rights or powers exe	rcisable for your benefit
	☐ Yes.	Give specific informat	tion about them			
26.	Examp  ■ No	oles: Internet domain n	ames, websites, pr	ts, and other intellectuation roceeds from royalties and		
		Give specific informat				
27.	License Examp ■ No	es, franchises, and o ples: Building permits,	other general intar exclusive licenses,	ngibles cooperative association	holdings, liquor licenses, professional license	es
	☐ Yes.	Give specific informat	tion about them			
M	oney or p	property owed to you	1?			Current value of the portion you own?  Do not deduct secured claims or exemptions.
28.	Tax ref	unds owed to you				
	■ No					
	☐ Yes.	Give specific informati	on about them, inc	luding whether you alrea	ady filed the returns and the tax years	
29.	■ No			usal support, child suppo	rt, maintenance, divorce settlement, property	settlement
30.					efits, sick pay, vacation pay, workers' compen	sation, Social Security
	☐ Yes.	Give specific informat	tion			
31.		ts in insurance policoles: Health, disability,		ealth savings account (F	HSA); credit, homeowner's, or renter's insuran	ce
	_	Name the insurance c	ompany of each po	olicy and list its value.		
			Company name:		Beneficiary:	Surrender or refund value:
32.	If you a someo		a living trust, expec	someone who has die t proceeds from a life ins	d surance policy, or are currently entitled to rece	ive property because
33.	Examp  ■ No	oles: Accidents, employ	yment disputes, ins	you have filed a lawsuit surance claims, or rights	t or made a demand for payment to sue	
	☐ Yes.	Describe each claim				
34.	■ No			every nature, including	g counterclaims of the debtor and rights to	set off claims
		Describe each claim				
35.	■ No	ancial assets you die	•			
	Yes.	Give specific informat	tion			

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 14 of 66

Debt	tor 1 Jennifer M Allen		Case number (if known)	
36.	Add the dollar value of all of your entries from Pa for Part 4. Write that number here	, , ,	ges you have attached	\$2,799.85
Part :	5: Describe Any Business-Related Property You Own or	r Have an Interest In. List any real est	ate in Part 1.	
37. <b>D</b>	o you own or have any legal or equitable interest in any b	business-related property?		
	No. Go to Part 6.			
	Yes. Go to line 38.			
Part	6: Describe Any Farm- and Commercial Fishing-Related If you own or have an interest in farmland, list it in Part 1.		st In.	
16. <b>C</b>	Do you own or have any legal or equitable interest	in any farm- or commercial fishing	ng-related property?	
	No. Go to Part 7.			
	Yes. Go to line 47.			
Part	7: Describe All Property You Own or Have an Interes	est in That You Did Not List Above		
	Do you have other property of any kind you did not Examples: Season tickets, country club membership  No. Cive possific information	t already list?		
	Yes. Give specific information			
54.	Add the dollar value of all of your entries from Pa	rt 7. Write that number here		\$0.00
Part	8: List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2		······	\$0.00
56.	Part 2: Total vehicles, line 5	\$17,250.00		
57.	Part 3: Total personal and household items, line 1	15\$1,175.00		
58.	Part 4: Total financial assets, line 36	\$2,799.85		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, lin	ne 52 \$0.00		
61.	Part 7: Total other property not listed, line 54	+ \$0.00		
62.	Total personal property. Add lines 56 through 61	\$21,224.85	Copy personal property total	\$21,224.85

Official Form 106A/B Schedule A/B: Property page 5

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$21,224.85

		IAMAIIII.		
Fill in this inform	mation to identify your	case:		
Debtor 1	Jennifer M Allen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number _				
(if known)				

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

#### Part 1: Identify the Property You Claim as Exempt

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Current value of the portion you own	Amount of the exemption you claim		Specific laws that allow exemption
Copy the value from Schedule A/B	Chec	ck only one box for each exemption.	
\$17,250.00		\$0.00	735 ILCS 5/12-1001(c)
		100% of fair market value, up to any applicable statutory limit	
\$300.00		\$300.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$700.00		\$700.00	735 ILCS 5/12-1001(a)
		100% of fair market value, up to any applicable statutory limit	
\$100.00		\$100.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
\$75.00		\$75.00	735 ILCS 5/12-1001(b)
		100% of fair market value, up to any applicable statutory limit	
	\$17,250.00 \$100.00	\$17,250.00	Copy the value from Schedule A/B  \$17,250.00  \$100% of fair market value, up to any applicable statutory limit  \$300.00  \$700.00  \$100% of fair market value, up to any applicable statutory limit  \$700.00  \$100% of fair market value, up to any applicable statutory limit  \$100% of fair market value, up to any applicable statutory limit  \$100% of fair market value, up to any applicable statutory limit  \$100.00  \$100% of fair market value, up to any applicable statutory limit  \$75.00  \$75.00  \$75.00  \$100% of fair market value, up to any applicable statutory limit

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 16 of 66

Der	Jenniel W Anen					
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
	Cash Line from Schedule A/B: 16.1	\$25.00		\$25.00	735 ILCS 5/12-1001(b)	
	Ente from Generalie Al B. 1911			100% of fair market value, up to any applicable statutory limit		
	Checking, Savings: Chase Bank Line from Schedule A/B: 17.1	\$204.85		\$204.85	735 ILCS 5/12-1001(b)	
	Line Holli Schedule AVB. 17.1			100% of fair market value, up to any applicable statutory limit		
	Share Account: Dupuc Credit Union Line from Schedule A/B: 17.2	\$220.00		\$220.00	735 ILCS 5/12-1001(b)	
	Line Holli Schedule AVB. 17.2			100% of fair market value, up to any applicable statutory limit		
	Pension: Employer SERS Pension	\$2,350.00		\$2,350.00	735 ILCS 5/12-1006	
	Line from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit		
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			led on or after the date of adjustmer	nt.)	
	No					
	☐ Yes. Did you acquire the property cover	ed by the exemption wi	ithin 1	,215 days before you filed this case	?	
	□ No					
	☐ Yes					

Case	16-15251	Doc 1 Filed 05/04/16  Document	Entere Page 17	0 05/04/16 11:	59:46 Desc N	iain
Fill in this informatio	n to identify you		Paue 17	OI OO		
	ennifer M Aller st Name	Middle Name	Last Name			
Debtor 2						
	st Name	Middle Name	Last Name			
United States Bankrup	otcy Court for the:	NORTHERN DISTRICT OF ILLII	NOIS			
Case number						
(if known)					☐ Check	if this is an
					amend	ded filing
000 : 15 40	200					
Official Form 10	<u> </u>					
Schedule D:	Creditors	s Who Have Claims S	Secure	d by Propert	y	12/15
Be as complete and accu	urate as possible.	If two married people are filing together	r, both are eq	ually responsible for su	pplying correct informa	tion. If more space
		out, number the entries, and attach it to				
. Do any creditors have	claims secured by	y your property?				
■ No. Check this	box and submit t	his form to the court with your other s	chedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all o	f the information	below.				
Part 1: List All Sed	cured Claims					
			:t	Column A	Column B	Column C
		more than one secured claim, list the credi		Amount of claim	Value of collateral	Unsecured
much as possible, list the	claims in alphabeti	cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Capital One A	uto Finance	Describe the property that secures th	e claim:	\$23,361.00	\$17,250.00	\$6,111.00
Creditor's Name		2010 Mercedes Benz C300 66	,130			
		miles				
		Sport Sedan, AWD				
7933 Preston		As of the date you file, the claim is: C apply.	heck all that			
Plano, TX 750	24	Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply.				
■ Debtor 1 only		An agreement you made (such as m	ortgage or sec	cured		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	2 only	☐ Statutory lien (such as tax lien, mech	nanic's lien)			
☐ At least one of the del	otors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt		Other (including a right to offset)				
	Opened					
	5/01/13					
	Last Active					
Date debt was incurred		Last 4 digits of account number	er 1001			

Add the dollar value of your entries in Column A on this page. Write that number here: \$23,361.00 If this is the last page of your form, add the dollar value totals from all pages. \$23,361.00 Write that number here:

## Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

			Doc	ument P	age 1	8 of 66		
Fill i	n this inforr	nation to identify your	case:					
Debt	tor 1	Jennifer M Allen						
		First Name	Middle Name	La	ast Name	<del></del>		
Debt								
(Spou	se if, filing)	First Name	Middle Name	La	ast Name			
Unite	ed States Ba	nkruptcy Court for the:	NORTHERN DIST	TRICT OF ILLING	OIS			
C								
(if kno	e number <sub></sub>						П	Check if this is an
							_	amended filing
		– /–						
		n 106E/F			_			
<u>Sch</u>	nedule E	/F: Creditors W	/ho Have Uns	secured Cl	aims			12/15
iched iched eft. A iame	dule G: Execu dule D: Credit ttach the Cor and case nur	tory Contracts and Unexp ors Who Have Claims Sec atinuation Page to this pag mber (if known).	oired Leases (Official l cured by Property. If m ge. If you have no info	Form 106G). Do no nore space is need	ot include ded, copy	contracts on Schedule A/B: Property any creditors with partially secured the Part you need, fill it out, number do not file that Part. On the top of a	d clair or the	ms that are listed in entries in the boxes on the
Part		II of Your PRIORITY Ur						
	_	ors have priority unsecure	d claims against you'	?				
_	No. Go to F	art 2.						
	Yes.	II of Vous NONDDIODIT	TV II management Claim					
Part		II of Your NONPRIORIT						
		ors have nonpriority unsec	-					
L	→ No. You ha	ve nothing to report in this p	eart. Submit this form to	the court with your	other sche	edules.		
I	Yes.							
t	insecured claii	m, list the creditor separatel	y for each claim. For ea	ach claim listed, ide	ntify what t	b holds each claim. If a creditor has r type of claim it is. Do not list claims alr three nonpriority unsecured claims fil	ready	included in Part 1. If more
								Total claim
4.1	Aarons	Sales & Lease	Last 4	4 digits of account	t number	4943		\$0.00
	Nonpriorit	y Creditor's Name				Opened 44/04/42   Leet Asi	411.40	
	309 E P	aces Ferry Rd Ne	When	was the debt inc	urred?	Opened 11/01/12 Last Act 7/22/13	live	
		, GA 30305						<del></del>
		treet City State Zlp Code rred the debt? Check one.	As of	the date you file,	the claim	is: Check all that apply		
	■ Debtor		Пс	ontingent				
	☐ Debtor	-		nliquidated				
		1 and Debtor 2 only		sputed				
		st one of the debtors and an		of NONPRIORITY	unsecure	d claim:		
		if this claim is for a com	Па	udent loans				
	debt	m subject to offset?	□ Ot	oligations arising ou as priority claims	ıt of a sepa	aration agreement or divorce that you o	did no	ot
	■ No		□ De	ebts to pension or p	rofit-sharin	ng plans, and other similar debts		
	☐ Yes		■ Ot	her. Specify Not	ice Only	y		
			0.	-1				

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 19 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.2 \$31,339.00 Acs/navient Last 4 digits of account number 8941 Nonpriority Creditor's Name Opened 8/01/07 Last Active C/o Acs When was the debt incurred? 6/17/13 Utica, NY 13501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify Educational 4.3 Acs/navient Last 4 digits of account number 8943 \$14,459.00 Nonpriority Creditor's Name Opened 11/01/06 Last Active C/o Acs When was the debt incurred? 6/17/13 Utica, NY 13501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.4 Acs/navient Last 4 digits of account number 8942 \$13,253.00 Nonpriority Creditor's Name Opened 4/01/07 Last Active C/o Acs When was the debt incurred? 6/17/13 Utica, NY 13501

Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Page 20 of 66 Document Debtor 1 Jennifer M Allen Case number (if know) 4.5 \$0.00 Acs/slm Trust Last 4 digits of account number 4881 Nonpriority Creditor's Name Opened 1/12/07 Last Active 501 Bleecker St When was the debt incurred? 7/23/10 Utica, NY 13501 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Notice Only** 4.6 Aes/nfslw-1 Last 4 digits of account number 0001 \$57,013.00 Nonpriority Creditor's Name Opened 8/01/07 Last Active Po Box 61047 3/31/16 When was the debt incurred? Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ■ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.7 Aes/nfslw-1 Last 4 digits of account number 0001 \$57,013.00 Nonpriority Creditor's Name Opened 8/08/07 Last Active Pob 61047 When was the debt incurred? 3/01/16 Harrisburg, PA 17106 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only

Number Street City State Zlp Code

Who incurred the debt? Check one.

Debtor 1 only
Debtor 2 only
Debtor 1 and Debtor 2 only
At least one of the debtors and another
Check if this claim is for a community debt
Is the claim subject to offset?

No

Yes

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

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As of the date you file, the claim is: Check all that apply

As of the date you file, the claim is: Check all that apply

Document Page 21\_of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.8 \$0.00 **Applied Bank** Last 4 digits of account number 5565 Nonpriority Creditor's Name Opened 12/01/12 Last Active 660 Plaza Dr When was the debt incurred? 6/30/13 **Newark, DE 19702** Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.9 **Ashley Stewart** Last 4 digits of account number 9632 \$224.00 Nonpriority Creditor's Name Opened 2/01/16 Last Active Comenity Po Box 182124 When was the debt incurred? 3/09/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4 1 **Ashley Stewart** 6752 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Comenity Opened 3/01/11 Last Active Po Box 182124 When was the debt incurred? 9/02/15 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 22 of 66

Debtor 1 Jennifer M Allen Case number (if know) 4.1 **Avant Credit, Inc** 0260 \$7,673.00 Last 4 digits of account number Nonpriority Creditor's Name 640 N La Salle St Opened 9/01/15 Last Active Suite 535 When was the debt incurred? 3/03/16 Chicago, IL 60654 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Unsecured 4.1 **Barclays Bank Delaware** 7672 \$0.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Opened 11/01/14 Last Active Po Box 8801 When was the debt incurred? 10/23/15 Wilmington, DE 19899 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.1 \$3.886.00 Capital One 9994 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 4/01/14 Last Active Po Box 30285 When was the debt incurred? 3/24/16 Salt Lake City, UT 84130 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts

T Yes

■ Other. Specify Credit Card

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 23 of 66

Debtor 1 Jennifer M Allen Case number (if know) 4.1 Capital One 0033 \$1,497.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 3/01/15 Last Active Po Box 30285 When was the debt incurred? 3/08/16 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.1 **Chase Card** 9921 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name Opened 10/01/08 Last Active Po Box 15298 When was the debt incurred? 10/14/14 Wilmington, DE 19850 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.1 \$709.00 Citibank/Best Buy 7623 Last 4 digits of account number 6 Nonpriority Creditor's Name Centralized Bankruptcy/CitiCorp Opened 7/01/15 Last Active Credit S When was the debt incurred? 4/02/16 Po Box 790040 St Louis, MO 63179 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Document Page 24 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.1 Comenity Bank / The Limited 2631 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/13 Last Active Po Box 182125 When was the debt incurred? 11/19/13 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.1 Comenity Bank/Carsons 6103 \$75.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 4/01/15 Last Active Po Box 182125 When was the debt incurred? 3/17/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.1 **Comenity Bank/Catherines** 7221 \$406.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/14 Last Active Po Box 182125 When was the debt incurred? 3/08/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No

☐ Yes

■ Other. Specify Charge Account

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

 $\square$  Debts to pension or profit-sharing plans, and other similar debts

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 25 of 66

Case number (if know) Debtor 1 Jennifer M Allen 4.2 **Comenity Bank/Catherines** 0955 \$266.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Opened 3/01/16 Last Active Po Box 182125 When was the debt incurred? 4/15/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Comenity Bank/fashbug 9612 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 5/01/95 Last Active Po Box 182272 When was the debt incurred? 2/01/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 4.2 Comenity Bank/King Sizes 0902 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/12 Last Active Po Box 182125 When was the debt incurred? 3/09/13 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

☐ Yes

■ Other. Specify Notice Only

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 26 of 66

Case number (if know) Debtor 1 Jennifer M Allen 4.2 **Comenity Bank/Lane Bryant** 4641 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Opened 10/01/13 Last Active Po Box 18215 When was the debt incurred? 10/14/13 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.2 Comenity Bank/OneStopPlus.com 3503 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 3/01/13 Last Active Po Box 182125 When was the debt incurred? 8/22/14 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 4.2 Comenity Bank/Roamans 6624 \$195.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/15 Last Active Po Box 182125 When was the debt incurred? 2/05/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

■ Other. Specify Charge Account

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 27 of 66 Case number (if know)

Debtor 1 Jennifer M Allen 4.2 Comenity Bank/Sizes 5554 \$273.00 Last 4 digits of account number 6 Nonpriority Creditor's Name Opened 6/01/15 Last Active Po Box 182125 When was the debt incurred? 3/09/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.2 Comenity Bank/Torrid 4436 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/13 Last Active Po Box 182125 3/09/13 When was the debt incurred? Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Notice Only 42 Comenity Bank/vctrssec 9261 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 8/01/12 Last Active Po Box 182125 When was the debt incurred? 9/12/12 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes

Official Form 106 E/F

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 28 of 66

Case number (if know) Debtor 1 Jennifer M Allen 4.2 \$376.00 Comenitybank/meijer 0846 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 9/01/15 Last Active Po Box 182125 When was the debt incurred? 3/08/16 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.3 Dept Of Ed/Navient 0811 \$12,352.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 8/01/08 Last Active Attn: Claims Dept Po Box 9400 When was the debt incurred? 3/31/16 Wilkes Barr, PA 18773 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other, Specify Educational 4.3 **Dept Of Ed/Navient** 0323 \$8,855.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Claims Dept Opened 3/01/09 Last Active Po Box 9400 When was the debt incurred? 3/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts

Official Form 106 E/F

☐ Yes

Educational

Other. Specify

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 29 of 66

Debtor 1 Jennifer M Allen Case number (if know) 4.3 Dept Of Ed/Navient 0323 \$8,235.00 Last 4 digits of account number 2 Nonpriority Creditor's Name Attn: Claims Dept Opened 3/01/09 Last Active Po Box 9400 When was the debt incurred? 3/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes Other. Specify Educational 4.3 Dept Of Ed/Navient 0811 \$7,747.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Claims Dept Opened 8/01/08 Last Active Po Box 9400 When was the debt incurred? 3/31/16 Wilkes Barr, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify Educational 4.3 **First Premier Bank** 4453 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/04 Last Active 601 S Minnesota Ave When was the debt incurred? 1/26/06 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ☐ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 30 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.3 **Ford Credit** 0474 \$0.00 Last 4 digits of account number 5 Nonpriority Creditor's Name **National Bankrupcy Service Center** Opened 2/10/11 Last Active Po Box 62180 When was the debt incurred? 5/22/13 Colorado Springs, CO 80962 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.3 **Gc Services** 7417 \$705.00 Last 4 digits of account number 6 Nonpriority Creditor's Name When was the debt incurred? Attn: Bankruptcy 6330 Gulfton St. Houston, TX 77081 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify 11 Sprint ☐ Yes Keller Graduate School of 4.3 6691 \$4,763.55 Managment Last 4 digits of account number Nonpriority Creditor's Name 75 Remittance Dr. Ste. 1815 When was the debt incurred? 2015 Chicago, IL 60675-1815 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one.

■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Tuition

Document Page 31 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.3 Merrick Bank/Geico Card 3485 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 4/01/06 Last Active Po Box 23356 When was the debt incurred? 1/29/07 Pittsburg, PA 15222 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.3 NATIONWIDE ACCEPTANCE 6845 \$1,072.00 Last 4 digits of account number Nonpriority Creditor's Name c/o Blitte and Gaines PC When was the debt incurred? 11/27/1996 661 Glen Ave Wheeling, IL 60090 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Judgement Other. Specify 4.4 6990 \$0.00 **Newport News** 0 Last 4 digits of account number Nonpriority Creditor's Name Opened 11/01/07 Last Active Po Box 182125 When was the debt incurred? 1/30/08 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No

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☐ Yes

■ Other. Specify Notice Only

Document Page 32 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.4 **Oppity Fin** 7696 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 7/29/15 Last Active 11 E. Adams When was the debt incurred? 9/02/15 Chicago, IL 60603 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.4 Sallie Mae 0014 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 10/01/06 Last Active Attn: Navient Po Box 9500 When was the debt incurred? 8/14/07 Wilkes-Barr, PA 18873 As of the date you file, the claim is: Check all that apply Number Street City State ZIp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other, Specify **Notice Only** 4.4 Sallie Mae 0007 \$0.00 Last 4 digits of account number 3 Nonpriority Creditor's Name Attn: Navient Opened 8/01/03 Last Active Po Box 9500 When was the debt incurred? 10/13/06 Wilkes-Barr, PA 18873 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another Student loans ☐ Check if this claim is for a community

Official Form 106 E/F

debt

■ No

☐ Yes

report as priority claims

Other. Specify

☐ Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

**Notice Only** 

Document Page 33 of 66 Case number (if know) Debtor 1 Jennifer M Allen 4.4 Santander Consumer USA 1000 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 2/01/10 Last Active Po Box 961245 When was the debt incurred? 6/03/13 Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Notice Only** Other. Specify 4.4 Synchrony Bank/ HH Gregg 3481 \$1,887.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 3/01/11 Last Active Po Box 103104 When was the debt incurred? 3/24/16 Roswell, GA 30076 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only □ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes 4.4 Synchrony Bank/ JC Penneys \$390.00 1817 Last 4 digits of account number 6 Nonpriority Creditor's Name Attn: Bankrupty Opened 12/01/15 Last Active Po Box 103104 When was the debt incurred? 2/07/16 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

Official Form 106 E/F

debt

■ No

T Yes

■ Other. Specify Charge Account

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

Debts to pension or profit-sharing plans, and other similar debts

☐ Check if this claim is for a community

Document Page 34 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.4 Synchrony Bank/ Old Navy 4305 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/23/12 Last Active Po Box 103104 When was the debt incurred? 3/08/13 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only 4.4 Synchrony Bank/Amazon 8121 \$0.00 Last 4 digits of account number 8 Nonpriority Creditor's Name Opened 3/29/13 Last Active Attn: Bankruptcy When was the debt incurred? Po Box 103104 5/22/13 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Notice Only ☐ Yes 4.4 Synchrony Bank/TJX 5106 \$0.00 Last 4 digits of account number 9 Nonpriority Creditor's Name Opened 6/01/15 Last Active Attn: Bankruptcy Po Box 103104 When was the debt incurred? 2/07/16 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

■ Other. Specify Notice Only

report as priority claims

lacksquare Debts to pension or profit-sharing plans, and other similar debts

Document Page 35 of 66 Debtor 1 Jennifer M Allen Case number (if know) 4.5 Synchrony Bank/Walmart 0028 \$563.00 Last 4 digits of account number 0 Nonpriority Creditor's Name Attn: Bankruptcy Opened 8/01/15 Last Active Po Box 103104 When was the debt incurred? 3/09/16 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other, Specify Charge Account 4.5 **Target** 8733 \$1,334.00 Last 4 digits of account number Nonpriority Creditor's Name C/O Financial & Retail Services Opened 6/01/14 Last Active When was the debt incurred? Mailstop BT PO Box 9475 3/24/16 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.5 Wells Fargo 0001 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/01/07 Last Active Wells Fargo Bank Mac X2505-033 Pob 10438 When was the debt incurred? 7/20/12 Des Moines, IA 50306 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

☐ Other. Specify

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

**Notice Only** 

■ No

Document Page 36 of 66 Debtor 1 Jennifer M Allen Case number (if know)

XIs/efr	Last 4 digits of account number	0001	\$0.00				
Pob 2461 Harrisburg, PA 17105	When was the debt incurred?	Opened 8/08/07 Last Active 2/24/10					
Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
Who incurred the debt? Check one.							
■ Debtor 1 only	☐ Contingent						
Debtor 2 only	☐ Unliquidated						
☐ Debtor 1 and Debtor 2 only	☐ Disputed						
☐ At least one of the debtors and another	Type of NONPRIORITY unsecure						
☐ Check if this claim is for a community	Student loans						
debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not					
■ No	Debts to pension or profit-sharing	g plans, and other similar debts					
☐ Yes	Other. Specify						
	Notice Only	<u> </u>					

### Part 3: List Others to Be Notified About a Debt That You Already Listed

### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total					
claims rom Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
ioni i di i	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	
				Φ	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	210,266.00
Total claims					
rom Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	26,294.55
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	236,560.55

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main

			III FAUE 37 ULUU	
Fill in this infor	mation to identify your	case:		
Debtor 1	Jennifer M Allen			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

### Official Form 106G

### **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease
Name, Number, Street, City, State and ZIP Code

2.1 Dorcas A Riddick
8136 S Wolcott Ave
Chicago, IL 60620-5330

State what the contract or lease is for

No formal lease client living with friend she contributes
\$550.00 per month.

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main

		Docume	ent Page 38 d	of 66	
Fill in thi	s information to identify your	case:			
Debtor 1	Jennifer M Allen				
DODIO! !	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, fi	ling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
	, ,				
Case nun (if known)	nber				Charle if this is an
(ii Kilowii)					<ul><li>Check if this is an amended filing</li></ul>
					amenaea ming
Officia	al Form 106H				
	dule H: Your Cod	lahtars			12/15
Scrie	dule H. Tour Cou	ienioi 2			12/15
our nam	e and case number (if known you have any codebtors? (If	). Answer every question			p of any Additional Pages, write
<b>=</b> N.					
■ No					
<b>—</b> ге	<b>:</b> 5				
	thin the last 8 years, have yo na, California, Idaho, Louisiana				
■ Na	o. Go to line 3.				
	o. Go to line 3. es. Did your spouse, former spo	ouse, or legal equivalent live	with you at the time?		
	s. Dia your spouse, former spe	ouse, or legal equivalent live	with you at the time:		
3. In Co	olumn 1, list all of your codeb	tors. Do not include your	spouse as a codebto	r if your spouse is filin	g with you. List the person shown
in lin	e 2 again as a codebtor only	if that person is a guaran	tor or cosigner. Make	sure you have listed th	he creditor on Schedule D (Official
	i 106D), Schedule E/F (Officia Column 2.	ii Form 106E/F), or Sched	ule G (Official Form 10	J6G). Use Schedule D,	Schedule E/F, or Schedule G to fill
	0 / / W 11/			0 / 0 7	
	Column 1: Your codebtor Name, Number, Street, City, State and 2	ZIP Code		Column 2: The cre Check all schedule	editor to whom you owe the debt es that apply:
				Oncor an concaur	oo mar appry.
3.1				D Schedule D, lin	ie
	Name			☐ Schedule E/F, I	line
				☐ Schedule G, lin	ıe
	Number Street				
	City	State	ZIP Code		
3.2				Schedule D, lin	ne
	Name			☐ Schedule E/F, I	
				☐ Schedule G, lin	ıe
	Number Street			_	
	City	State	ZIP Code		

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 39 of 66

						1				
	in this information to identify your c									
De	otor 1 Jennifer M A	Allen								
	btor 2				_					
Uni	ited States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
	se number nown)		-			□ A		ed filing ent showir	ng postpetition	
O	fficial Form 106I					_	1M / DD/ `		onowing date.	
	chedule I: Your Inc	ome				IV	וטט / ווווו			12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form.  The describe Employment	ır spouse is not filing wi	ith you, do not inc	lude inforr	nati	on about	your sp	ouse. If m	ore space is	needed,
1.	Fill in your employment information.		Debtor 1				Debtor	2 or non-f	iling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	■ Employed				☐ Empl	loyed		
		Employment status	☐ Not employed				□ Not e	employed		
	employers.	Occupation	Public Service Administrator							
	Include part-time, seasonal, or self-employed work.	Employer's name	State of Illinois	S						
	Occupation may include student or homemaker, if it applies.	Employer's address	Agent 325 West Ada	Comptroller -Withholding Agent 325 West Adams St. Springfield, IL 62704-1871						
		How long employed to	here? 7yrs 2	2mths			_			
Pai	rt 2: Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to	report for	any	line, write	s \$0 in the	e space. In	clude your noi	n-filing
	ou or your non-filing spouse have mo e space, attach a separate sheet to		ombine the informat	ion for all e	mpl	oyers for	that perso	on on the l	ines below. If	you need
						For Del	otor 1		btor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	5	,994.00	\$	N/A	
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	5,99	94.00	\$	N/A	

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 40 of 66

Debt	or 1	Jennifer M Allen	-	C	ase	number ( <i>if kn</i>	own)				
						Debtor 1		non-	Debtor filing s	spouse	
	Cop	by line 4 here	4.		\$	5,994	.00	\$		N/A	<u>\</u>
5.	List	all payroll deductions:									
	5a.	Tax, Medicare, and Social Security deductions	5a	à.	\$	1,445	.34	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b	).	\$		.00	\$		N/A	
	5c.	Voluntary contributions for retirement plans	50	<b>)</b> .	\$	239	.76	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d	d.	\$		.00	\$		N/A	
	5e.	Insurance	5e		\$	221		\$		N/A	_
	5f.	Domestic support obligations	5f.		\$		.00	\$		N/A	_
	5g. 5h.	Union dues	5g		\$_ \$		.00	+ \$		N/A	
_		Other deductions. Specify:			· —			· · ·		N/A	_
6.		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$ _	1,906		\$		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$	4,087	.76	\$		N/A	<u>\</u>
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a		\$	0	. 00	\$		N/A	
	8b.	Interest and dividends	8b		<b>\$</b> —		.00	\$—		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	80		\$		.00	\$		N/A	_
	8d.	Unemployment compensation	8d		<u>*</u> —		.00	\$		N/A	_
	8e.	Social Security	8e	€.	\$	0	.00	\$		N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	8f. 8g		\$		0.00	\$		N/A N/A	
	8h.	Other monthly income. Specify:	_		<b>\$</b> —		.00	· ·		N/A	_
								_			<u>-</u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0	.00	\$		N/	Α
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$		4,087.76	+ \$		N/A	= \$	4,087.76
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· –		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				[ _	.,
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depe			•				e J. +\$	0.00
12.		If the amount in the last column of line 10 to the amount in line 11. The rest that amount on the Summary of Schedules and Statistical Summary of Certain lies							12.	\$	4,087.76
13.	Do	you expect an increase or decrease within the year after you file this form	?						,	Combi	ined ly income
		No.									

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 41 of 66

ΞiII	in this information to identify your case:		1		
			Chan	k if this is	
Deb	Jennifer M Allen			k if this is: An amended filing	
	otor 2ousse, if filing)			A supplement show	ving postpetition chapter the following date:
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILL	INOIS	-	MM / DD / YYYY	
1	se numberknown)				
Of	fficial Form 106J				
So	chedule J: Your Expenses				12/1
Be info	as complete and accurate as possible. If two married people ormation. If more space is needed, attach another sheet to thimber (if known). Answer every question.				
Par	rt 1: Describe Your Household Is this a joint case?				
١.	■ No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	☐ No☐ Yes. Debtor 2 must file Official Form 106J-2, <i>Expens</i>	ses for Separate House	ehold of Debt	or 2.	
2.	Do you have dependents? ☐ No				
	Do not list Debtor 1 and Debtor 2. Fill out this information for each dependent	•		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.	Daughter-Stud	dent	25	Yes
					□ No □ Yes
					☐ Yes
					☐ Yes
					□ No
					☐ Yes
3.	Do your expenses include expenses of people other than yourself and your dependents?   ■ No □ Yes				
Est exp	rt 2: Estimate Your Ongoing Monthly Expenses timate your expenses as of your bankruptcy filing date unless penses as of a date after the bankruptcy is filed. If this is a suplicable date.				
the	clude expenses paid for with non-cash government assistance value of such assistance and have included it on <i>Schedule I</i>			Your exp	enses
4.	The rental or home ownership expenses for your residence payments and any rent for the ground or lot.	. Include first mortgag	e 4. \$		550.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$		0.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		0.00
	4c. Home maintenance, repair, and upkeep expenses		4c. \$		0.00
5.	<ul> <li>4d. Homeowner's association or condominium dues</li> <li>Additional mortgage payments for your residence, such as l</li> </ul>	home equity loops	4d. \$ 5. \$		0.00
J.	Additional mortgage payments for your residence, Such as i	HOHE EUUILV 10dHS	J. D		v.uu

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 42 of 66

Debto	1 Jennifer M Allen Ca	ise num	ber (if known)	
6. U	tilities:			
6		6a.	\$	300.00
6		6b.	\$	0.00
6		6c.	\$	250.00
6		6d.		0.00
-	pod and housekeeping supplies	- 7.	· ·	300.00
	hildcare and children's education costs	8.	\$	0.00
-	lothing, laundry, and dry cleaning	9.	\$	75.00
	ersonal care products and services	10.	· ·	100.00
	edical and dental expenses	11.	·	
	ransportation. Include gas, maintenance, bus or train fare.		Ψ	50.00
	o not include car payments.	12.	\$	300.00
	ntertainment, clubs, recreation, newspapers, magazines, and books	13.	·	50.00
	haritable contributions and religious donations	14.	· —	350.00
	surance.	17.	Ψ	330.00
	o not include insurance deducted from your pay or included in lines 4 or 20.			
	5a. Life insurance	15a.	\$	0.00
	5b. Health insurance	15b.	· <u> </u>	0.00
	5c. Vehicle insurance	15c.		141.65
	5d. Other insurance. Specify:	15d.		0.00
	axes. Do not include taxes deducted from your pay or included in lines 4 or 20.	_ TSU.	Ψ	0.00
S	pecify:	16.	\$	0.00
	stallment or lease payments:	4-7	•	
	7a. Car payments for Vehicle 1	17a.	· -	0.00
	7b. Car payments for Vehicle 2	17b.	·	0.00
	7c. Other. Specify:	17c.	·	0.00
	7d. Other. Specify:	_ 17d.	\$	0.00
	our payments of alimony, maintenance, and support that you did not report as educted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
	ther payments you make to support others who do not live with you.		\$	1,100.00
	pecify: Contribution for Daughter College Tuition, Books, etc	19.	·	1,100.00
	ther real property expenses not included in lines 4 or 5 of this form or on Schedu	_	our Income	
	Da. Mortgages on other property	20a.		0.00
	Db. Real estate taxes	20b.	· ·	0.00
	Oc. Property, homeowner's, or renter's insurance	20c.	·	0.00
	od. Maintenance, repair, and upkeep expenses	20d.	·	
		20d. 20e.		0.00
	De. Homeowner's association or condominium dues		· -	0.00
21. C	ther: Specify:	21.	+\$	0.00
	alculate your monthly expenses			
	2a. Add lines 4 through 21.		\$	3,566.65
2	2b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
2	2c. Add line 22a and 22b. The result is your monthly expenses.		\$	3,566.65
				-,- 30.00
	alculate your monthly net income.	_	_	
	Ba. Copy line 12 (your combined monthly income) from Schedule I.	23a.		4,087.76
2	Bb. Copy your monthly expenses from line 22c above.	23b.	-\$	3,566.65
_	Och treatment with a second from the second fr			
2	Bc. Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .	23c.	\$	521.11
F m	o you expect an increase or decrease in your expenses within the year after you for example, do you expect to finish paying for your car loan within the year or do you expect your monodification to the terms of your mortgage?  No.			se or decrease because of a
	I Yes. Explain here:			
	1 165. Explain note.			

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 43 of 66

Fill in this inform	nation to identify your	case:			
Debtor 1	Jennifer M Allen				
	First Name	Middle Name	Last Name		
Debtor 2	First Name	Middle None	Last Mana		
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bar	nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
0					
Case number					☐ Check if this is an
					amended filing
					3
Official Form	n 106Dec				
Doclarati	ion About a	n Individual	Debtor's Sch	adulas	4045
Declarati	on About a	III IIIuIViuuai	Debitor 3 octi	icuuics	12/15
If two married pe	ople are filing together	, both are equally respo	nsible for supplying correc	ct information.	
obtaining money		connection with a bank			ment, concealing property, or ), or imprisonment for up to 20
Sign	Below				
Did you pay	or agree to pay some	one who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
■ No					
☐ Yes. N	ame of person				ruptcy Petition Preparer's Notice, and Signature (Official Form 119)
•	ty of perjury, I declare true and correct.	that I have read the sum	mary and schedules filed \	with this declaration	n and

Signature of Debtor 2

Date

X /s/ Jennifer M Allen Jennifer M Allen

Signature of Debtor 1

Date May 4, 2016

## Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 44 of 66

Fill	in this inform	ation to identify you	r case:			
Deb	otor 1	Jennifer M Allen		Loot Name		
Del	otor 2	First Name	Middle Name	Last Name		
(Spo	ouse if, filing)	First Name	Middle Name	Last Name		
Uni	ted States Ban	kruptcy Court for the:	NORTHERN DISTRICT (	OF ILLINOIS		
Cas	se number					
	nown)					Check if this is an
						amended filing
<u>Of</u>	ficial For	<u>m 107</u>				
Sta	atement	of Financial	Affairs for Individ	duals Filing for B	ankruptcy	4/16
					equally responsible for sup	
		ore space is needed, ). Answer every que		this form. On the top of any	additional pages, write you	ur name and case
	<u> </u>	,				
Par	t 1: Give Do	etalis About Your Ma	rital Status and Where You	Lived Before		
1.	What is your	current marital statu	is?			
	☐ Married					
	■ Not marr	ried				
2.	During the la	st 3 years, have you	lived anywhere other than	where you live now?		
	<b>-</b>		-			
	■ No □ Yes List	all of the places you l	ived in the last 3 years. Do no	ot include where you live now		
		. ,	·	·		
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
,	Within the le	ot 9 voors did vou o	vor live with a speuce or les	ral aquivalent in a commun	ity proporty state or territor	u2 (Community proporty
<b>s.</b> state					ity property state or territor co, Texas, Washington and V	
	<b>.</b>					
	■ No □ Yes. Mal	ke sure vou fill out <i>Scl</i>	nedule H: Your Codebtors (O	ficial Form 106H)		
		no sure you iiii out oor	icadio II. Todi Godobiolo (Gi	molar i omi roomj.		
Par	t 2 Explain	the Sources of You	r Income			
4.	Did you have	any income from en	onlovment or from operatin	a a husiness durina this ve	ear or the two previous cale	ndar vears?
••	Fill in the total	amount of income yo	u received from all jobs and a	all businesses, including part-	time activities.	ndar years.
	If you are filing	g a joint case and you	have income that you receive	e together, list it only once ur	der Debtor 1.	
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income	Gross income	Sources of income	Gross income
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)
E	m lanuamid :	of ourrout voca	_			and choldsions
	the date voll tiled for bankfillutcy.		■ Wages, commissions,	\$23,976.00	☐ Wages, commissions, bonuses, tips	
	-		bonuses, tips		☐ Operating a business	
			☐ Operating a business		- Operating a business	

Official Form 107

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Page 45 of 66
Case number (if known)

Document Debtor 1 Jennifer M Allen

				Debtor 1			Debtor 2				
				Sources of income Check all that apply.	(befo	ss income ore deductions and usions)	Sources of Check all th		Gross income (before deductions and exclusions)		
	last calen nuary 1 to	dar year: December 3	31, 2015 )	■ Wages, commissions, bonuses, tips		\$66,160.00	☐ Wages, commissions, bonuses, tips				
				☐ Operating a business			☐ Operatir	ng a business			
For (Ja	the calen	dar year bef December 3	ore that: 31, 2014 )	■ Wages, commissions, bonuses, tips		\$57,280.00	☐ Wages, bonuses, tip	commissions,			
				☐ Operating a business			☐ Operatir	ng a business			
5.	Include include and other winnings.  List each s	come regard public benef If you are fili	less of wheth it payments; p ng a joint cas ne gross inco	e during this year or the two er that income is taxable. Ex- pensions; rental income; inte e and you have income that me from each source separa	amples rest; div you rece	of other income are a idends; money collectived together, list it	alimony; child s cted from laws only once unde	uits; royalties; ar er Debtor 1.	Security, unemployment nd gambling and lottery		
				Debtor 1			Debtor 2				
				Sources of income Describe below.	each (befo	ss income from n source pre deductions and usions)	Sources of Describe be		Gross income (before deductions and exclusions)		
Par	rt 3: List	t Certain Pa	ments You	Made Before You Filed for	Bankru	ptcy					
6.	□ No.	Neither De individual puring the No. Yes  * Subject to Debtor 1 or	btor 1 nor D rimarily for a 90 days befo Go to line 7. List below e paid that cre not include o adjustment r Debtor 2 o 90 days befo Go to line 7. List below e include pay	ach creditor to whom you pa editor. Do not include paymen payments to an attorney for t on 4/01/19 and every 3 year r both have primarily const re you filed for bankruptcy, d	umer de old purpo id you p id a tota nts for d chis bank rs after t umer de id you p	ebts. Consumer debose."  ay any creditor a total  I of \$6,425* or more omestic support oblication of support oblication cases filed or ebts.  I of \$600 or more an	in one or more gations, such a or after the data of \$600 or m	payments and is child support ate of adjustment ore?	the total amount you and alimony. Also, do at.		
	Cradite	's Name and	•	. ,	n t	Total cmannt	Amount	was this	noumant for		
	Creditor	s warne and	Audress	Dates of payme	#III	Total amount paid	Amount yo still ow		payment for		

Deb	otor 1	Case 16-15251  Jennifer M Allen	Doc 1	Filed 05/04/16 Document	Entered 05/0 Page 46 of 66		6 Desc	: Main
7.	of wh a bus alimo	in 1 year before you filed foers include your relatives; any ich you are an officer, directoiness you operate as a sole pary.	y general par or, person in	rtners; relatives of any ge control, or owner of 20%	neral partners; partners or more of their voting	rships of which you securities; and an	ı are a genera y managing a	al partner; corporations gent, including one for
		Yes. List all payments to an i	nsider.	Dates of payment	Total amount	Amount you	Reason for	this payment
8.	inside Includ	in 1 year before you filed fo ler? de payments on debts guarar No Yes. List all payments to an i	nteed or cosi		paid yments or transfer a	still owe	count of a d	ebt that benefited an
		der's Name and Address	risidei	Dates of payment	Total amount paid	Amount you still owe	Reason for	this payment
Par	t 4:	Identify Legal Actions, Re	possession	s, and Foreclosures				
9.	List a modif	in 1 year before you filed fo ill such matters, including per fications, and contract dispute No Yes. Fill in the details.	sonal injury					
	Case	e title e number		Nature of the case	Court or agency		Status of th	ne case
10.	Chec	in 1 year before you filed fo k all that apply and fill in the o No. Go to line 11. Yes. Fill in the information be	details below		perty repossessed, f	oreclosed, garnisl	ned, attached	d, seized, or levied?
	Cred	ditor Name and Address		Describe the Property	,	Date		Value of the property
				Explain what happene				
11.	acco	in 90 days before you filed unts or refuse to make a pa No Yes. Fill in the details.			cluding a bank or fir	ancial institution,	set off any a	amounts from your
		ditor Name and Address		Describe the action th	e creditor took	Date a taken	ection was	Amount

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No

☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than \$600 per person

Describe the gifts

Dates you gave the gifts

Value

Person to Whom You Gave the Gift and Address:

Official Form 107

14.	Within 2 years before you filed for bankr ■ No □ Yes. Fill in the details for each gift or or			s with a total	l value of more than	\$600 to any charity?				
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code	otal	Describe what you contributed		Dates you contributed	Value				
Par	t 6: List Certain Losses									
15.	Within 1 year before you filed for bankru or gambling?	ptcy or	since you filed for bankruptcy, did y	ou lose anyti	ning because of the	ft, fire, other disaster				
	■ No □ Yes. Fill in the details.									
	Describe the property you lost and	Descri	be any insurance coverage for the lo	oss	Date of your loss	Value of property				
	how the loss occurred	Include the amount that insurance insurance claims on line 33 of S				lost				
Par	t 7: List Certain Payments or Transfers									
	Include any attorneys, bankruptcy petition process.  No Yes. Fill in the details.  Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Young Sanghani 1525 E 53rd St. Ste. 423 Chicago, IL 60615 rksanghani@gmail.com		Description and value of any propertransferred  Attorney Fees	·	Date payment or transfer was made	Amount of payment \$185.00				
17.	Within 1 year before you filed for bankru promised to help you deal with your cree Do not include any payment or transfer that	ditors o	r to make payments to your creditors		r transfer any prope	erty to anyone who				
	■ No □ Yes. Fill in the details.									
	Person Who Was Paid Address		Description and value of any proper transferred	erty	Date payment or transfer was made	Amount of payment				
18.	Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.  No									
	Yes. Fill in the details.  Person Who Received Transfer		Description and value of	Describe a	any property or	Date transfer was				
	Address		property transferred payments		lyments received or debts made made					
	Person's relationship to you									

Entered 05/04/16 11:59:46 Desc Main Case 16-15251 Doc 1 Filed 05/04/16 Page 48 of 66 Case number (if known) Document

Debtor 1 Jennifer M Allen

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)											
	■ No □ Yes. Fill in the details.											
	Name of trust	Description and v	alue of the prop	erty trans	sferred	Date Transfer wa made	S					
Pa	tt 8: List of Certain Financial Accounts, Instr	uments, Safe Deposi	t Boxes, and Sto	rage Uni	ts							
20.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated No	other financial accou	nts; certificates	of depos		·						
	Yes. Fill in the details.											
	Name of Financial Institution and	ast 4 digits of account number	Type of accou	nt or	Date account was closed, sold, moved, or transferred	Last baland before closing of transf	or					
21.	Do you now have, or did you have within 1 yearsh, or other valuables?  No Yes. Fill in the details.	ar before you filed for	r bankruptcy, an	y safe de	posit box or other depos	sitory for securities,						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe	the contents	Do you still have it?						
22.	Have you stored property in a storage unit or  ■ No □ Yes. Fill in the details.  Name of Storage Facility	place other than your			re you filed for bankrupt the contents	cy? Do you still						
	Address (Number, Street, City, State and ZIP Code)	to it? Address (Number, S State and ZIP Code)	Street, City,			have it?						
Pa	rt 9: Identify Property You Hold or Control fo	or Someone Else										
23.	Do you hold or control any property that some for someone.  No Yes. Fill in the details.	eone else owns? Incl	ude any property	y you bor	rowed from, are storing	for, or hold in trust						
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Valu	ıe					
Pa	rt 10: Give Details About Environmental Inform	•										
For	the purpose of Part 10, the following definition	s apply:										
	Environmental law means any federal, state, or toxic substances, wastes, or material into the regulations controlling the cleanup of these s	air, land, soil, surfac	e water, groundv				r					
	Site means any location, facility, or property a to own, operate, or utilize it, including disposa		environmental la	aw, wheth	ner you now own, operat	e, or utilize it or use	:d					

Official Form 107

Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Page 49 of 66 Case number (if known) Document

Debtor 1 Jennifer M Allen

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?					
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
25. Have you notified any governmental unit of any release of hazardous material?						
	■ No □ Yes. Fill in the details.					
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice		
26.	26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.					
	■ No □ Yes. Fill in the details.					
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case		
Par	11: Give Details About Your Business or Co	onnections to Any Business				
27.	Within 4 years before you filed for bankruptcy	y, did you own a business or have any	of the following connections to any	y business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time					
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)					
	☐ A partner in a partnership					
	☐ An officer, director, or managing executive of a corporation					
	☐ An owner of at least 5% of the voting or equity securities of a corporation					
	■ No. None of the above applies. Go to Part 12.					
	Yes. Check all that apply above and fill in the details below for each business.					
		Describe the nature of the business	Employer Identification numbe			
	Address (Number, Street, City, State and ZIP Code)	Name of accountant or bookkeeper	Do not include Social Security  Dates business existed	number of ITIN.		
28.	Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.					
	■ No □ Yes. Fill in the details below.					
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued				

Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Case 16-15251 Document

Page 50 of 66
Case number (if known) Debtor 1 Jennifer M Allen

Part 12: Sign Below		
are true and correct. I understand that r	ent of Financial Affairs and any attachments, and I declard naking a false statement, concealing property, or obtaining es up to \$250,000, or imprisonment for up to 20 years, or	ng money or property by fraud in connection
/s/ Jennifer M Allen		
Jennifer M Allen	Signature of Debtor 2	
Signature of Debtor 1		
Date May 4, 2016	Date	
Did you attach additional pages to Your	Statement of Financial Affairs for Individuals Filing for E	Bankruptcy (Official Form 107)?
■ No		
☐ Yes		
Did you pay or agree to pay someone w	ho is not an attorney to help you fill out bankruptcy form	s?
■ No		
☐ Yes. Name of Person . Attach th	e Bankruptcy Petition Preparer's Notice, Declaration, and Sig	gnature (Official Form 119).

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes:

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit</a> AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

### B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other

attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section

726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.

□The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$185.00 toward the flat fee, leaving a balance due of \$3,815.00; and \$349.00 for expenses, leaving a balance due for the filing fee of \$0.00

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: May 3, 2016

Signed:

Jennifer M Allen

Rupa Sanghani 1.#6300758 Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c

Case 16-15251 Doc 1 Filed 05/04/16 Entered 05/04/16 11:59:46 Desc Main Document Page 60 of 66

B2030 (Form 2030) (12/15)

## **United States Bankruptcy Court Northern District of Illinois**

In re	e Jennifer M Allen		Case No.	
		Debtor(s)	Chapter	13
	DISCLOSURE OF COMP	ENSATION OF ATTOR	RNEY FOR DE	CBTOR(S)
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the fibe rendered on behalf of the debtor(s) in contemplation	filing of the petition in bankruptcy,	or agreed to be paid	to me, for services rendered or to
	For legal services, I have agreed to accept		\$	4,000.00
	Prior to the filing of this statement I have receive			185.00
	Balance Due		<b></b> \$	3,815.00
2.	The source of the compensation paid to me was:			
	■ Debtor □ Other (specify):			
3.	The source of compensation to be paid to me is:			
	■ Debtor □ Other (specify):			
4.	■ I have not agreed to share the above-disclosed co	empensation with any other person	unless they are mem	pers and associates of my law firm
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the			
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:			
	<ul> <li>a. Analysis of the debtor's financial situation, and re</li> <li>b. Preparation and filing of any petition, schedules, s</li> <li>c. Representation of the debtor at the meeting of cre</li> <li>d. [Other provisions as needed]</li> <li>All legal services required by the Country</li> </ul>	statement of affairs and plan which ditors and confirmation hearing, an	may be required; ad any adjourned hea	rings thereof;
б.	By agreement with the debtor(s), the above-disclosed	fee does not include the following	service:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
N	May 4, 2016	/s/ Rupa Sanghar		
L	Date ( )	Rupa Sanghani IL Signature of Attorne Ross H Briggs 1525 E 53rd St. St Chicago, IL 60615	y te. 423	
		773-220-7007 Fa firm13chicago@g		
		Name of law firm	,a	

### **United States Bankruptcy Court** Northern District of Illinois

In re	Jennifer M Allen		Case No.	
		Debtor(s)	Chapter	13
	VER	IFICATION OF CREDITOR MA	ATRIX	
		Number of C	Creditors:	46
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of credito	ors is true and	correct to the best of my
Date:	May 4, 2016	/s/ Jennifer M Allen  Jennifer M Allen  Signature of Debtor		

Aarons Sales & Lease 309 E Paces Ferry Rd Ne Atlanta, GA 30305

Acs/navient C/o Acs Utica, NY 13501

Acs/slm Trust 501 Bleecker St Utica, NY 13501

Aes/nfslw-1 Po Box 61047 Harrisburg, PA 17106

Aes/nfslw-1 Pob 61047 Harrisburg, PA 17106

Applied Bank 660 Plaza Dr Newark, DE 19702

Ashley Stewart Comenity Po Box 182124 Columbus, OH 43218

Avant Credit, Inc 640 N La Salle St Suite 535 Chicago, IL 60654

Barclays Bank Delaware Po Box 8801 Wilmington, DE 19899

Capital One Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130 Capital One Auto Finance 7933 Preston Rd Plano, TX 75024

Chase Card Po Box 15298 Wilmington, DE 19850

Citibank/Best Buy Centralized Bankruptcy/CitiCorp Credit S Po Box 790040 St Louis, MO 63179

Comenity Bank / The Limited Po Box 182125 Columbus, OH 43218

Comenity Bank/Carsons Po Box 182125 Columbus, OH 43218

Comenity Bank/Catherines Po Box 182125 Columbus, OH 43218

Comenity Bank/fashbug Po Box 182272 Columbus, OH 43218

Comenity Bank/King Sizes Po Box 182125 Columbus, OH 43218

Comenity Bank/Lane Bryant Po Box 18215 Columbus, OH 43218

Comenity Bank/OneStopPlus.com Po Box 182125 Columbus, OH 43218

Comenity Bank/Roamans Po Box 182125 Columbus, OH 43218 Comenity Bank/Sizes Po Box 182125 Columbus, OH 43218

Comenity Bank/Torrid Po Box 182125 Columbus, OH 43218

Comenity Bank/vctrssec Po Box 182125 Columbus, OH 43218

Comenitybank/meijer Po Box 182125 Columbus, OH 43218

Dept Of Ed/Navient Attn: Claims Dept Po Box 9400 Wilkes Barr, PA 18773

Dorcas A Riddick 8136 S Wolcott Ave Chicago, IL 60620-5330

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Ford Credit National Bankrupcy Service Center Po Box 62180 Colorado Springs, CO 80962

Gc Services Attn: Bankruptcy 6330 Gulfton St. Houston, TX 77081

Keller Graduate School of Managment 75 Remittance Dr. Ste. 1815 Chicago, IL 60675-1815

Merrick Bank/Geico Card Po Box 23356 Pittsburg, PA 15222

NATIONWIDE ACCEPTANCE c/o Blitte and Gaines PC 661 Glen Ave Wheeling, IL 60090

Newport News Po Box 182125 Columbus, OH 43218

Oppity Fin 11 E. Adams Chicago, IL 60603

Sallie Mae Attn: Navient Po Box 9500 Wilkes-Barr, PA 18873

Santander Consumer USA Po Box 961245 Fort Worth, TX 76161

Synchrony Bank/ HH Gregg Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/ JC Penneys Attn: Bankrupty Po Box 103104 Roswell, GA 30076

Synchrony Bank/ Old Navy Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Amazon Attn: Bankruptcy Po Box 103104 Roswell, GA 30076 Synchrony Bank/TJX Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Synchrony Bank/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Target C/O Financial & Retail Services Mailstop BT PO Box 9475 Minneapolis, MN 55440

Wells Fargo Wells Fargo Bank Mac X2505-033 Pob 10438 Des Moines, IA 50306

Xls/efr Pob 2461 Harrisburg, PA 17105